

P. SAGINAW

1. OVERVIEW

City Location & History

Saginaw is located on the Saginaw River, 15.0 miles upstream from Saginaw Bay/Lake Huron and 102.0 miles northwest of Detroit, in the east central region of Michigan's lower peninsula. It was settled in 1819, became the seat of Saginaw County in 1822, and was chartered as a city in 1857. Fur trading gave way to the lumbering boom that thrived until 1890. Saginaw was the site of numerous sawmills, and served as a port for Great Lake vessels. During the 1900s, Saginaw's economy turned from lumbering to the auto making. Immigration from the American south ensued and the city grew rapidly. By the 1970s, the auto industry started to decline, and the city diversified. Today, Saginaw is located in an extensive farming area, and is a port of entry off the Great Lakes. Machinery, animal feeds, metal products, auto parts, concrete, and electrical equipment are manufactured here, as is food processing. Nearby salt, coal, and oil deposits are yet another industry. Saginaw is home to Saginaw Valley State University.

Saginaw is located northwest of the intersection of Interstate 75 (Grayling north and Flint south) and State Route 46 (connecting I-75 with U.S. Highway 127 east-west). In 2007 it was estimated that Saginaw had 56,999 people living in 21,313 households within 17.3 square miles.

Downtown Study Area Delineations & Boundaries

After a driving tour of the inner city and consultation with city officials, it was determined that Saginaw had two distinct downtown areas worthy of this study. The first area has been designated the "North" Downtown Study Area (DSA), and it constitutes the original central core of the city. If only one DSA was chosen for Saginaw, this would be it. However, a second area was delineated, and has been designated the "South" Downtown Study Area. This area is near the county courthouse and a major hospital. It is southwest of the North DSA and on the opposite (west) side of the river. The South DSA shows signs of revitalization and vibrancy, both in terms of housing and commercial activity. Nightlife, such as restaurants and clubs, is appearing within this area and attracting retail and residential uses.

Other factors that influenced the final delineation of these two areas included: (1) exclusion of single-family neighborhoods, (2) inclusion of the Central Business Districts, (3) general adherence to downtown development authority boundaries, and (4) recognition of significant natural and man-made barriers.

For this study, the Saginaw-North DSA is generally described as follows:

- North boundary: Interstate 675
- East boundary: Warren Avenue
- South boundary: Millard Street
- West boundary: Saginaw River

The geographic center of the Saginaw-North DSA is the intersection of Genesee Avenue and Franklin Street.

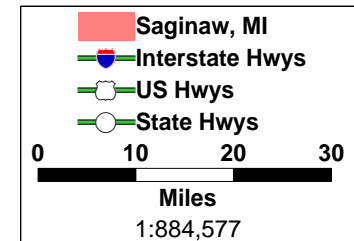
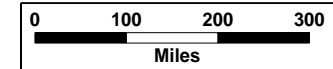
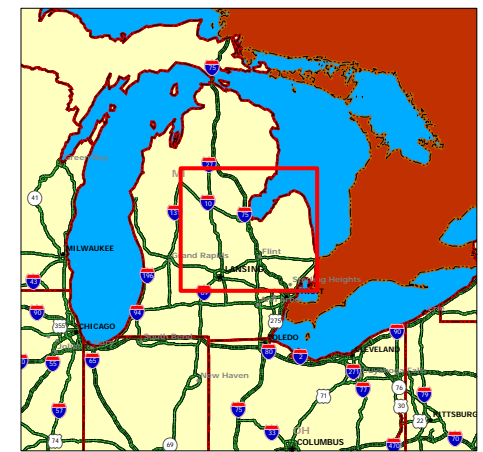
The Saginaw-South DSA is generally described as follows:

- Northeast boundary: Madison Street
- Southeast boundary: Saginaw River
- Southwest boundary: Rust Street / Stephens Street
- Northwest boundary: Hamilton Street / Fayette Street

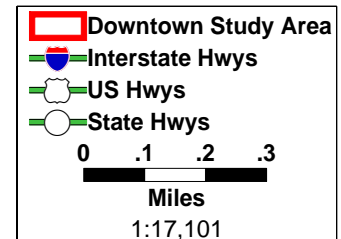
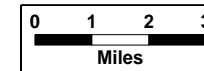
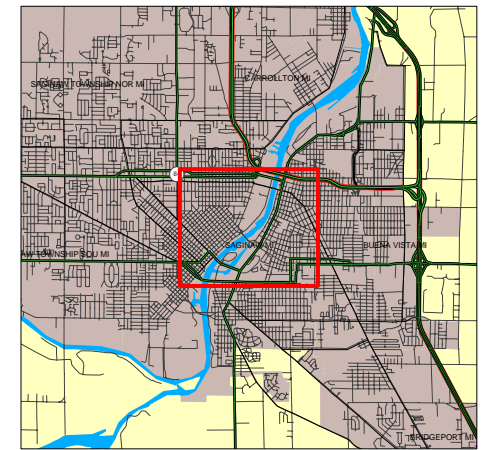
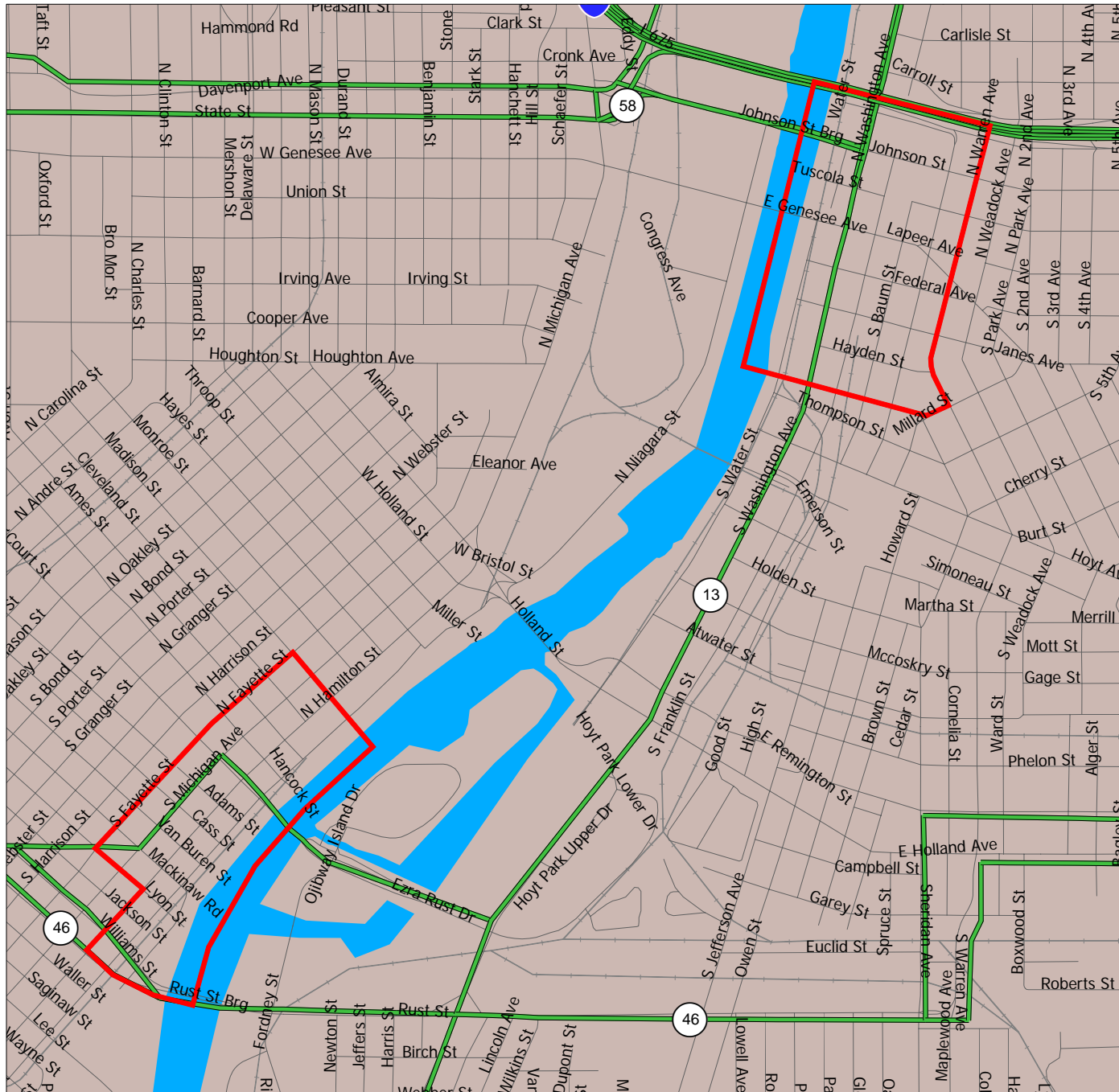
The geographic center of the Saginaw-South DSA is the intersection of Hamilton Street and Cass Street.

A regional map showing the location of the city within the state and a map delineating the specific boundaries of both Saginaw Downtown Study Areas follow.

Saginaw, MI: Surrounding Region



Saginaw, MI: Downtown Study Areas



2007 Demographic Snapshots (Estimated from 2000 Census)

The following table provides a brief demographic snapshot of key population and household characteristics for both Saginaw DSAs (North and South) and the remainder of the city:

	2007 ESTIMATE		
	NORTH DSA	SOUTH DSA	REMAINDER OF SAGINAW
POPULATION			
NUMBER	316	473	56,683
MEDIAN AGE	48.4	34.1	32.1
GENDER			
PERCENT MALE	53.0%	66.1%	46.8%
PERCENT FEMALE	47.0%	33.9%	53.2%
EDUCATION (AGE 25+)			
PERCENT HIGH SCHOOL EDUCATED	69.7%	60.6%	61.5%
PERCENT COLLEGE EDUCATED	30.3%	39.4%	38.5%
MARTIAL STATUS (AGE 15+)			
PERCENT SINGLE	82.9%	65.0%	57.5%
PERCENT MARRIED	17.1%	35.0%	42.5%
HOUSEHOLDS			
NUMBER	195	66	21,118
PRESENCE OF CHILDREN			
PERCENT WITH CHILDREN	14.2%	45.4%	46.2%
PERCENT WITHOUT CHILDREN	85.8%	54.6%	53.8%
AVERAGE SIZE	1.4	2.7	2.6
TENURE			
PERCENT OWNER	5.6%	51.5%	64.8%
PERCENT RENTER	94.4%	48.5%	35.2%
MEDIAN INCOME	\$8,134	\$33,503	\$28,798

Source: 2000 Census; Claritas, Inc.

The above data and more detailed demographic information are analyzed in the following section.

2. DEMOGRAPHICS - NORTH DSA

The following information has been compiled from the U.S. Census Bureau, the U.S. Department of Housing and Urban Development, the U.S. Department of Labor, and the FBI. It has been grouped into five categories for analysis: (1) population characteristics - descriptors for individual people, (2) household characteristics - descriptors for people living together in one residence, (3) housing characteristics - descriptors for residential dwelling units, (4) crime and transportation - descriptors for crime rates and transit/commuting activities, and (5) economic and employment indicators - descriptors for business and employment activity. This information is provided for expanding geographic areas: (1) the Downtown Study Area (DSA), (2) the remainder of the DSA's city, and (3) the state of Michigan.

Population Characteristics

	NORTH DSA	REMAINDER OF SAGINAW	STATE OF MICHIGAN
POPULATION			
1990 CENSUS	401	68,734	9,295,297
2000 CENSUS	348	60,989	9,938,444
2007 ESTIMATED	316	56,683	10,159,688
2012 PROJECTED	291	53,525	10,268,116
PERCENT CHANGE 1990 TO 2000	-13.2%	-11.3%	6.9%
PERCENT CHANGE 2000 TO 2007	-9.2%	-7.1%	2.2%
PERCENT CHANGE 2007 TO 2012	-7.9%	-5.6%	1.1%
POPULATION BY AGE 2007			
PERCENT AGE LESS THAN 18 (CHILDREN)	10.4%	30.5%	24.5%
PERCENT AGE 18 TO 34 (YOUNG ADULTS)	16.8%	23.4%	22.6%
PERCENT AGE 35 TO 54 (MIDDLE-AGED ADULTS)	35.4%	26.1%	29.2%
PERCENT AGE 55 OR MORE (SENIORS)	37.3%	20.0%	23.7%
MEDIAN AGE	48.4	32.1	37.1
POPULATION BY GENDER 2007			
PERCENT MALE	53.0%	46.8%	49.2%
PERCENT FEMALE	47.0%	53.2%	50.8%
POPULATION BY EDUCATION (AGE 25+) 2007			
PERCENT HIGH SCHOOL GRADUATES OR LESS	69.7%	61.5%	47.6%
PERCENT SOME COLLEGE	28.0%	21.5%	23.4%
PERCENT COLLEGE GRADUATES OR MORE	2.3%	17.1%	29.1%
POPULATION BY MARTIAL STATUS (AGE 15+) 2007			
PERCENT NEVER MARRIED	45.5%	37.4%	27.2%
PERCENT MARRIED	17.1%	42.5%	56.3%
PERCENT WIDOWED/DIVORCED	37.4%	20.1%	16.5%
LAND AREA, POPULATION DENSITY & DAYTIME POPULATION 2007			
LAND AREA (IN SQUARE MILES)	0.2	17.1	56,803.8
PERSONS PER SQUARE MILE	1,564.4	3,317.1	178.9
DAYTIME POPULATION	2,681	37,656	5,680,903

Source: 2000 Census; Claritas, Inc.

Noteworthy observations and trends for the Saginaw-North DSA include the following:

- The total population within the DSA decreased at a similar rate to the remainder of the city from 1990 to 2000 (13.2% versus 11.3%), while the state increased by 6.9%. The DSA population was projected to decrease at a higher rate than the remainder of the city from 2000 to 2012 (17.1% versus 12.7%). The state's population was projected to increase 3.3% during this same 12-year period.
- In 2007 316 people resided within the DSA, representing only 0.6% of the city's total population.

- In 2007 the typical DSA resident profile was a 48 year old adult (72.7% were 35 years of age and older) who was only high school educated (69.7%) and unmarried (82.9%). There were more males (53.0%) than females (47.0%). This profile is quite different from the remainder of the city and the state. Within the DSA, the percentage of children under 18 years of age at 10.4% was much lower, and the percentage of residents 55 years of age and older (37.3%) was much higher than the remainder of the city (30.5% and 20.0%) and the state (24.5% and 23.7%).
- In 2007 the land area within the DSA represented 1.2% of the total area within the city limits.
- In 2007 the population density within the DSA was 2.1 times sparser than the remainder of the city.

Household Characteristics

	NORTH DSA	REMAINDER OF SAGINAW	STATE OF MICHIGAN
HOUSEHOLDS			
1990 CENSUS	292	25,799	3,419,331
2000 CENSUS	226	22,880	3,785,661
2007 ESTIMATED	195	21,118	3,936,519
2012 PROJECTED	174	19,809	4,009,481
PERCENT CHANGE 1990 TO 2000	-22.6%	-11.3%	10.7%
PERCENT CHANGE 2000 TO 2007	-13.7%	-7.7%	4.0%
PERCENT CHANGE 2007 TO 2012	-10.8%	-6.2%	1.9%
HOUSEHOLDS BY COMPOSITION 2007			
PERCENT SINGLE	72.0%	29.0%	27.2%
PERCENT MARRIED WITH CHILDREN	1.8%	14.3%	23.5%
PERCENT MARRIED NO CHILDREN	4.6%	19.2%	28.7%
PERCENT SINGLE PARENT	12.4%	31.9%	16.0%
PERCENT OTHER	9.2%	5.6%	4.7%
AVERAGE HOUSEHOLD SIZE 2007	1.4	2.6	2.5
HOUSEHOLDS BY TENURE 2007			
PERCENT OWNER	5.6%	64.8%	74.5%
PERCENT RENTER	94.4%	35.2%	25.5%
MEDIAN HOUSEHOLD INCOME 2007	\$8,134	\$28,798	\$50,319
HOUSEHOLDS BY PRIZM NE LIFESTAGE CLASSES & GROUPS 2007*			
PERCENT YOUNGER YEARS CLASS	25.2%	27.4%	32.7%
PERCENT <i>MIDLIFE SUCCESS</i> GROUP	1.8%	3.4%	15.4%
PERCENT <i>YOUNG ACHIEVERS</i> GROUP	3.7%	8.1%	6.8%
PERCENT <i>STRIVING SINGLES</i> GROUP	19.7%	15.9%	10.5%
PERCENT FAMILY LIFE CLASS	2.8%	26.2%	30.6%
PERCENT <i>ACCUMULATED WEALTH</i> GROUP	0.0%	0.0%	4.0%
PERCENT <i>YOUNG ACCUMULATORS</i> GROUP	0.9%	3.0%	8.4%
PERCENT <i>MAINSTREAM FAMILIES</i> GROUP	0.0%	8.5%	14.7%
PERCENT <i>SUSTAINING FAMILIES</i> GROUP	1.8%	14.6%	3.6%
PERCENT MATURE YEARS CLASS	72.0%	46.5%	36.7%
PERCENT <i>AFFLUENT EMPTY NESTS</i> GROUP	2.3%	2.2%	6.1%
PERCENT <i>CONSERVATIVE CLASSICS</i> GROUP	0.0%	7.3%	10.7%
PERCENT <i>CAUTIOUS COUPLES</i> GROUP	0.5%	18.9%	11.6%
PERCENT <i>SUSTAINING SENIORS</i> GROUP	69.3%	18.1%	8.4%

Source: 2000 Census; Claritas, Inc.

*See Addendum A for Lifestage Class & Group definitions.

Noteworthy observations and trends for the Saginaw-North DSA include the following:

- The total number of households within the DSA decreased at a much higher rate than the remainder of the city from 1990 to 2000 (22.6% versus 11.3%), while the state increased by 10.7% during the same period. From 2000 to 2012, DSA households were projected to decrease at a much higher rate than the remainder of the city (24.5% versus 13.9%), while the state's number of households was projected to increase 5.9% during this same 12-year period.
- In 2007 195 households resided within the DSA, representing only 0.9% of the city's total households.
- In 2007 the typical DSA household profile was a single adult (84.4%) with no children (76.6%) earning \$8,134 a year (median income) and renting their residence (94.4%). This profile is very different from the remainder of the city and the state. Percentages of DSA households with children (14.2%) and married adults (6.4%) were well below the remainder of the city (60.9% and 33.5%) and the state (39.5% and 52.2%).
- In 2007 the average household size within the DSA (1.4 people) was much smaller than the remainder of the city (2.6) and the state (2.5).
- In 2007 the percent of renter households within the DSA (94.4%) was much higher than the remainder of the city (35.2%) and the state (25.5%).
- In 2007 the median income within the DSA (\$8,134) was well below the remainder of the city (\$28,798) and the state (\$50,319).
- *Claritas, Inc. Prizm NE Lifestage* data for 2007 (estimated) was used to determine DSA resident profiles. Residents were classified in three main Lifestage classes: Younger Years, Family Life, and Mature Years. The largest Lifestage class within the DSA was *Mature Years* at 72.0% of all households, while the two largest Lifestage groups were *Sustaining Seniors* (69.3%) and *Striving Singles* (19.7%). The largest Lifestage class in the remainder of the city was *Mature Years* at 46.5% of all households, while the two largest Lifestage groups were *Cautious Couples* (18.9%) and *Sustaining Seniors* (18.1%). The largest Lifestage class in the state was *Mature Years* at 36.7% of all households, while the two largest Lifestage groups were *Midlife Success* (15.4%) and *Mainstream Families* (14.7%). The DSA Lifestage class and group percentages are very different from the remainder of the city and the state as a whole. This indicates that household composition within the DSA is very different from the remainder of the city and the state as a whole. DSA households are older, smaller, mostly childless, lower income, and mostly renters.

Housing Characteristics

	NORTH DSA	REMAINDER OF SAGINAW	STATE OF MICHIGAN
HOUSING UNITS 2000			
PERCENT OCCUPIED	89.0%	90.5%	89.4%
PERCENT VACANT	11.0%	9.5%	10.6%
TOTAL	254	25,293	4,234,279
HOUSING UNITS 2007			
PERCENT OCCUPIED	84.8%	86.8%	87.8%
PERCENT VACANT	15.2%	13.2%	12.2%
TOTAL	230	24,336	4,482,194
HOUSING UNITS 2012			
PERCENT OCCUPIED	80.6%	83.1%	86.2%
PERCENT VACANT	19.4%	16.9%	13.8%
TOTAL	216	23,832	4,652,213
HOUSING PAYMENTS GREATER THAN 30% OF INCOME BY TENURE 2000			
PERCENT OWNER-OCCUPIED UNITS	100.0%	20.0%	17.8%
PERCENT RENTER-OCCUPIED UNITS	13.3%	48.9%	37.6%
AVERAGE MONTHLY OWNER HOUSING PAYMENT 2000	\$242	\$407	\$1,037
AVERAGE MONTHLY RENTER HOUSING PAYMENT 2000	\$250	\$442	\$578
AVERAGE NUMBER OF ROOMS PER OCCUPIED HOUSING UNIT 2000	3.5	5.5	5.7
AVERAGE NUMBER OF BEDROOMS PER OCCUPIED HOUSING UNIT 2000	2.1	2.3	2.3
YEAR BUILT; OWNER-OCCUPIED UNITS (2000)			
PERCENT 1990 TO MARCH 2000	0.0%	0.9%	16.0%
PERCENT 1980 TO 1989	0.0%	0.9%	9.7%
PERCENT 1979 OR EARLIER	100.0%	98.2%	74.3%
YEAR BUILT; RENTER-OCCUPIED UNITS (2000)			
PERCENT 1990 TO MARCH 2000	1.4%	1.5%	10.2%
PERCENT 1980 TO 1989	0.0%	4.8%	13.0%
PERCENT 1979 OR EARLIER	98.6%	93.7%	76.8%
HOUSING UNITS BY STRUCTURE TYPE 2000			
PERCENT SINGLE FAMILY	17.3%	77.3%	74.5%
PERCENT 2 TO 19 UNITS IN A BUILDING	82.7%	18.6%	13.7%
PERCENT 20 TO 49 UNITS IN A BUILDING	0.0%	0.7%	2.2%
PERCENT 50 OR MORE UNITS IN A BUILDING	0.0%	2.9%	3.0%
PERCENT OTHER	0.0%	0.4%	6.7%
MEDIAN HOME VALUE 2000	\$24,286	\$47,779	\$110,857
MEDIAN HOME VALUE 2007	\$34,000	\$57,108	\$145,613
MEDIAN HOME VALUE 2012	\$40,000	\$60,643	\$158,803
AVERAGE RESIDENCY LENGTH; OWNER-OCCUPIED UNITS	9.0	13.0	11.0
ANNUAL TURNOVER; OWNER-OCCUPIED UNITS (2000)	43.1%	6.9%	7.7%
ANNUAL TURNOVER; RENTER-OCCUPIED UNITS (2000)	22.5%	30.8%	31.6%

Source: 2000 Census; Claritas, Inc.

Noteworthy observations and trends for the Saginaw-North DSA include the following:

- From 2000 to 2012, the total number of housing units in the DSA was projected to decrease at a higher rate than the remainder of the city (15.0% versus 5.8%), while the number of state housing units was projected to increase by 9.9%.
- While the total number of housing units in the DSA was projected to decrease from 2000 to 2012, the vacancy rate was projected to increase from 11.0% to 19.4%, a 76.4% increase. This increasing vacancy rate was projected to hold true for the remainder of the city and the state, however, at differing rates.
- In 2007 there were 230 housing units within the DSA, representing only 0.9% of the city's total housing units. Of all the DSA housing units, 15.2% were estimated to be vacant.
- In 2000 only 13.3% of renter-occupied units within the DSA paid more than 30% of their gross income for housing. This is a much lower percentage than the remainder of the city (48.9%) and the state (37.6%). It is due to the high number of subsidized housing units in the DSA.
- In 2000 owner-occupied units within the DSA paid an average of \$242 per month for housing, which was much less than the remainder of the city (\$407) and the state (\$1,037). Renter-occupied units within the DSA paid an average of \$250 per month for housing, which was much less than the remainder of the city (\$442) and the state (\$578).
- In 2000 the average number of total rooms (3.5) and bedrooms (2.1) per DSA housing unit were much less than the remainder of the city (5.5 and 2.3) and the state (5.7 and 2.3). This indicates that housing units within the DSA were much smaller than those found in the rest of the city and the state.
- In 2000 82.7% of all housing units within the DSA were in multi-unit buildings. This percentage is much higher than the remainder of the city (22.2%) and the state (18.9%). Conversely, only 17.3% of all housing units in the DSA were single-unit/single-family structures.

- Although the median home value within the DSA was projected to increase at a higher rate than the remainder of the city and the state from 2000 to 2012 (64.7% versus 26.9% and 43.3%), the actual values were projected to be lower than the remainder of the city and much lower than the state.
- The average residency length of owner-occupied units within the DSA (9 years) is shorter than the remainder of the city (13 years) and the state (11 years). The annual turnover rate within the DSA for renter-occupied units was lower than the remainder of the city and the state, while owner-occupied units had a higher rate.

Crime & Transportation

	NORTH DSA	REMAINDER OF SAGINAW	STATE OF MICHIGAN
CRIME INDEX 2007*			
<i>PERSONAL CRIME</i>	317	221	94
<i>PROPERTY CRIME</i>	641	419	115
WORKER COMMUTE BY MODE (AGE 16+) 2007			
PERCENT DRIVE ALONE	93.7%	80.9%	83.5%
PERCENT CARPOOL	0.0%	12.1%	9.6%
PERCENT PUBLIC TRANSIT	0.0%	1.4%	1.2%
PERCENT WALK	6.3%	1.9%	2.2%
PERCENT MOTORCYCLE / BICYCLE	0.0%	0.5%	0.2%
PERCENT OTHER MEANS	0.0%	0.6%	0.5%
PERCENT WORK AT HOME	0.0%	2.5%	2.9%
TOTAL WORKERS	63	20,685	4,777,007
AVERAGE WORKER COMMUTE TIME IN MINUTES (AGE 16+) 2007	18.7	20.0	26.2
AVERAGE NUMBER OF VEHICLES PER HOUSEHOLD BY TENURE 2007			
OWNER HOUSEHOLDS	0.8	1.4	1.8
RENTER HOUSEHOLDS	5.8	1.6	2.0
ALL HOUSEHOLDS	0.6	1.0	1.2

Source: 2000 Census; Claritas, Inc.; Applied Geographic Solutions; VWB Research

*Based on a par value of 100

Noteworthy observations and trends for the Saginaw-North DSA include the following:

- In 2007 personal and property crime indices within the DSA were much higher than the remainder of the city and significantly higher than state and national averages. Property crime indices within the DSA were twice as high as the personal crime indices.

- In 2007 adult workers within the DSA used a car to commute at a similar rate to adult workers in the remainder of the city and the state (93.7% versus and 93.1%); 6.3% walked to work, and none used public transit.
- In 2007 adult workers within the DSA had shorter commute times (18.7 minutes) than those in the remainder of the city (20.0) and the state (26.2).
- In 2007 households within the DSA had fewer vehicles (0.6) than those in the remainder of the city (1.0) and the state (1.2).

Economic & Employment Indicators

	NORTH DSA	REMAINDER OF SAGINAW	STATE OF MICHIGAN
EMPLOYMENT SHARE BY INDUSTRY 2007			
AGRICULTURE & NATURAL RESOURCES	0.0%	0.4%	1.1%
MINING	0.0%	0.0%	0.1%
CONSTRUCTION	1.6%	1.8%	4.3%
MANUFACTURING	7.5%	14.9%	14.7%
TRANSPORTATION & UTILITIES	13.8%	5.2%	4.1%
WHOLESALE TRADE	1.4%	2.5%	4.3%
RETAIL TRADE	3.5%	7.2%	19.4%
F.I.R.E.	7.9%	1.8%	5.9%
SERVICES	38.6%	59.4%	39.9%
GOVERNMENT	24.2%	6.2%	5.0%
NON-CLASSIFIABLE	1.4%	0.5%	1.1%
TOTAL EMPLOYEES	2,680	37,657	5,680,903
ANNUAL UNEMPLOYMENT RATE			
2000	NA	7.2%	3.7%
2001	NA	10.0%	5.2%
2002	NA	12.3%	6.2%
2003	NA	15.2%	7.1%
2004	NA	14.7%	7.0%
2005	NA	13.5%	6.8%
2006	NA	12.9%	6.9%
2007	NA	12.7%	7.2%
MEDIAN HOUSEHOLD EFFECTIVE BUYING INCOME 2007	\$10,155	\$25,858	\$41,752
ECONOMIC DENSITIES 2007			
TOTAL BUSINESSES PER SQUARE MILE	688.1	105.9	7.1
RETAIL BUSINESSES PER SQUARE MILE	54.5	18.1	1.4
EMPLOYEES PER SQUARE MILE	13,272.3	2,203.7	100.0

Source: Claritas, Inc.; Department of Labor, Bureau of Labor Statistics; socds.huduser.org – Building Permit Database

Table continued	DOWNTOWN STUDY AREA	REMAINDER OF SAGINAW	STATE OF MICHIGAN
RESIDENTIAL MULTI-UNIT BUILDING PERMITS BY DECADE (5+ UNITS PER BUILDING)			
2000 TO 2006 (UNITS)	NA	0	46,563
1990 TO 1999 (UNITS)	NA	18	65,592
1980 TO 1989 (UNITS)	NA	162	106,921
TOP 10 EMPLOYERS WITHIN ONE MILE OF DOWNTOWN STUDY AREA	NUMBER OF EMPLOYEES	TYPE OF BUSINESS	
1. COVENANT HEALTHCARE	4,500	HOSPITAL	
2. COVENANT HEALTHCARE SYSTEM	2,500	HOSPITAL	
3. ST. MARY'S OF MICHIGAN	2,500	HOSPITAL	
4. ST. MARY'S MEDICAL CENTER	2,001	HOSPITAL	
5. US POST OFFICE	600	POSTAL SERVICES	
6. COVENANT HEALTHCARE	433	HOSPITAL	
7. MOBILE MEDICAL RESPONSE	300	AMBULANCE SERVICES	
8. MISTEQUAY GROUP	300	MACHINE SHOP	
9. FAMILY INDEPENDENCE AGENCY	291	FAMILY SERVICES	
10. SAGINAW NEWS	280	NEWSPAPER PUBLISHER	

Source: Claritas, Inc.; Department of Labor, Bureau of Labor Statistics; socds.huduser.org – Building Permit Database; 2007 InfoUSA Business Database

Noteworthy observations and trends for the Saginaw-North DSA include the following:

- In 2007 2,680 people worked within the DSA, representing 6.6% of all workers within the city.
- In 2007 the industry with the most employees within the DSA was Services at 38.6%.
- In 2007 white-collar employment within the DSA (29.8%) was much lower than the remainder of the city (47.7%) and the state (56.9%).
- From 2000 to 2007, the unemployment rate for Saginaw has been higher than the state rate, while increasing from 8.0% to 16.1%. In 2007 the unemployment rate for Saginaw was 16.1%, compared to the state's 7.2%
- In 2007 the median household effective buying income within the DSA (\$10,155) was well below the remainder of the city (\$25,858) and the state (\$41,752).

- On a citywide basis, the number of residential permits issued for units in buildings with five or more dwellings decreased over the last three decades. Permits for multi-unit buildings (five or more units) issued during the 1990s decreased 88.9% from those issued during the 1980s. The same type permits issued during the 2000s (adjusted for a full decade) decreased 100% from those issued during the 1990s. Since 2000, no multi-unit building permits were issued citywide; down from 16 per year during the 1980s.
- Within 1.0 mile of the DSA, the largest employer is Covenant HealthCare with 7,000 employees. The 10 largest employers within 1.0 mile of the DSA employ a total of 13,705 people. Within the DSA, 2,680 people are employed, yielding an “Employment per DSA Resident” ratio of 8.5 to one (based on 2007 estimates).

Demographic Summary

Resident households within the Saginaw-North DSA typically are childless, unmarried adults (48 year median age) who either live alone or with a roommate/partner, are only high school educated, earn an average of \$8,500 per year, and rent their residence. The largest Lifestage Group is *Sustaining Seniors*. There are slightly more males than females. After declining in the 1990s, the DSA population is projected to decrease further from 2000 to 2012 with the number of households declining as well. Only 0.6% of the city’s population is projected to live within the DSA in 2007. Population density and daytime population are well below average for DSAs in this study.

The number of total housing units within the DSA is projected to decrease from 2000 to 2012, however, the vacancy rate is expected to increase. Only 0.9% of the city’s total housing units are projected to be within the DSA in 2007. There are many more renters than owners. Housing units are denser (more units per building) and smaller within the DSA than the remainder of the city. The typical housing unit within the DSA is a studio or one bedroom and is in a multi-unit building. DSA owners and renters pay much less per month for housing than the state average. While median home values are increasing, they are much lower than the remainder of the city and the state. Residency length is shorter within the DSA. The annual turnover rate for renters is lower within the DSA than the remainder of the city or the state, while owners have a much higher turnover rate.

Crime indices within the DSA are much higher than the rest of the city and significantly higher than the state average. Transportation data indicates that DSA residents/households drive to work at a similar rate, have shorter commuting times, and own fewer vehicles than their counterparts outside the DSA.

Covenant HealthCare and St. Mary's Health Care most heavily influence employment in and near the DSA. Six of the largest 10 employers within 1.0 mile of the DSA are healthcare-related businesses. Within the DSA, 74.2% of jobs are in the Service, Retail, Government, and Finance/Insurance/Real Estate industries.

Unemployment citywide has increased since 2000, and remains above the state rate. Building permits for residential dwellings in multi-unit buildings have decreased citywide over the past 27 years, indicating a long-term softening of the multi-unit housing market. Economic densities for the DSA are higher than the remainder of the city, but well below average for DSAs in this study.

3. **MULTI-UNIT HOUSING SUPPLY ANALYSIS - NORTH DSA**

Demographic Housing Supply Overview

According to the U.S. Census, the distribution of housing stock by tenure and occupancy within the Saginaw-North DSA for 2000, 2007 (estimated), and 2012 (projected) is summarized in the following table:

HOUSING TYPE	2000 CENSUS		2007 (ESTIMATED)		2012 (PROJECTED)	
	HOUSING UNITS	PERCENT	HOUSING UNITS	PERCENT	HOUSING UNITS	PERCENT
TOTAL OCCUPIED	226	89.0%	195	84.8%	174	80.6%
OWNER-OCCUPIED	13	5.8%	11	5.6%	10	5.7%
RENTER-OCCUPIED	213	94.2%	184	94.4%	164	94.3%
VACANT	28	11.0%	35	15.2%	42	19.4%
TOTAL	254	100.0%	230	100.0%	216	100.0%

Source: 2000 Census; Claritas, Inc.; VWB Research

For all three years (2000, 2007, and 2012), renter-occupied housing units outnumber owner-occupied housing units by more than 16 to one.

Demographic housing trends indicate the total number of housing units within the DSA was projected to decrease by 38, or 15.0%, from 2000 to 2012, while the vacancy rate for all housing units was projected to increase from 11.0% to 19.4% during the same 12-year period.

The following table shows the distribution of occupied housing units within the DSA by structure type (type = units per building) in 2000:

HOUSING UNITS BY STRUCTURE TYPE (2000 CENSUS)	NUMBER OF UNITS	PERCENT
SINGLE-UNIT	44	17.3%
LOW-DENSITY MULTI-UNIT (2 TO 19 UNITS PER BUILDING)	210	82.7%
MEDIUM-DENSITY MULTI-UNIT (20 TO 49 UNITS PER BUILDING)	0	0.0%
HIGH-DENSITY MULTI-UNIT (50+ UNITS PER BUILDING)	0	0.0%
OTHER (TRAILER/BOAT/RV/VAN/ETC.)	0	0.0%
TOTAL	254	100.0%

Source: U.S. Census Bureau; 2000 Census

Most of the occupied housing units within the DSA were located in Low-Density Multi-Unit buildings (82.7%). Of all the occupied housing units within the DSA, 82.7% were located in Multi-Unit buildings, while only 17.3% were located in Single-Unit (one-family) buildings

The following table presents selected housing characteristics by owner- and renter-occupied housing units for the DSA in 2000:

HOUSING CHARACTERISTIC IN YEAR 2000	OWNER-OCCUPIED HOUSING UNITS	RENTER-OCCUPIED HOUSING UNITS
AVERAGE MONTHLY HOUSING PAYMENT	\$242	\$250
PERCENT WITH HOUSING PAYMENT GREATER THAN 30% OF INCOME	100.0%	13.3%
AVERAGE HOUSEHOLD SIZE	2.4	1.3
PERCENT MOVED-IN BETWEEN 1995 & 2000	53.8%	52.6%
ANNUAL TURNOVER RATE	43.1%	22.5%
AVERAGE NUMBER OF TOTAL ROOMS	10.0	3.0
AVERAGE NUMBER OF BEDROOMS	3.0	1.1
PERCENT BUILT BETWEEN 1990 & 2000	0.0%	1.4%
MEDIAN YEAR BUILT	1955	<1939

Source: U.S. Census Bureau; 2000 Census

Noteworthy observations above table about the DSA include:

- All occupied households paid very little for housing.
- All owner households paid more than 30% of their income for housing, while only 13% of renters did.
- Owner households were larger in size than renter households.
- Between 1995 and 2000, 52% of renter households and 53% of owner households moved into the DSA.

- The annual turnover rate for owners was higher than renters; 43% of owners left their residence each year.
- Owner-occupied units were much larger than renter-occupied units.
- No owner units and only a few renter units were built during the 1990s.

Multi-Unit Rental Housing Supply Survey

We did not identify any multi-unit rental housing properties within the Saginaw-North DSA that met the selection criteria for this study.

Multi-Unit Condominium Housing Supply Survey

We did not identify any multi-unit condominium housing properties within the Saginaw-North DSA that met the selection criteria for this study.

Planned Multi-Unit Developments

According to city building and planning officials, there was one multi-unit housing property pending city approvals that had not started construction by July 2007 (study cut-off date) within the Saginaw-North DSA. The following table provides summary information on this planned property:

PROPERTY NAME & LOCATION	DEVELOPER	PROPERTY TYPE	TOTAL UNITS	PROPERTY DETAILS	PROJECTED OPENING
LEO KAHN BLDG. 101 S. WATER ST.	DAVE MAYER	CONDO/ MIXED USE	24	1,400 to 1,800 SF/UNIT UPSCALE DESIGN	UNKNOWN
TOTAL		1	24		

There are no new multi-unit rental housing properties planned for the Saginaw-North DSA. There is one new multi-unit condominium property totaling 24 units planned for the DSA.

Summary

From our research and field survey, the following table summarizes the multi-unit housing supply within the Saginaw-North DSA that met the study's selection criteria:

PROPERTY TYPE	PROPERTIES				UNITS			
	PLANNED	BEING BUILT	BUILT	TOTAL	PLANNED	BEING BUILT	BUILT	TOTAL
RENTAL	0	0	0	0	0	0	0	0
CONDOMINIUM	1	0	0	1	24	0	0	24
TOTAL	1	0	0	1	24	0	0	24

In summary, there is one multi-unit housing property (condominium) planned in the Saginaw-North DSA representing 24 total units. None are being built, and none exist.

4. DEMOGRAPHICS – SOUTH DSA

The following information has been compiled from the U.S. Census Bureau, the U.S. Department of Housing and Urban Development, the U.S. Department of Labor, and the FBI. It has been grouped into five categories for analysis: (1) population characteristics - descriptors for individual people, (2) household characteristics - descriptors for people living together in one residence, (3) housing characteristics - descriptors for residential dwelling units, (4) crime and transportation - descriptors for crime rates and transit/commuting activities, and (5) economic and employment indicators - descriptors for business and employment activity. This information is provided for expanding geographic areas: (1) the Downtown Study Area (DSA), (2) the remainder of the DSA's city, and (3) the state of Michigan.

Population Characteristics

	SOUTH DSA	REMAINDER OF SAGINAW	STATE OF MICHIGAN
POPULATION			
1990 CENSUS	433	68,734	9,295,297
2000 CENSUS	476	60,989	9,938,444
2007 ESTIMATED	473	56,683	10,159,688
2012 PROJECTED	469	53,525	10,268,116
PERCENT CHANGE 1990 TO 2000	9.9%	-11.3%	6.9%
PERCENT CHANGE 2000 TO 2007	-0.6%	-7.1%	2.2%
PERCENT CHANGE 2007 TO 2012	-0.8%	-5.6%	1.1%
POPULATION BY AGE 2007			
PERCENT AGE LESS THAN 18 (CHILDREN)	14.2%	30.5%	24.5%
PERCENT AGE 18 TO 34 (YOUNG ADULTS)	37.8%	23.4%	22.6%
PERCENT AGE 35 TO 54 (MIDDLE-AGED ADULTS)	32.1%	26.1%	29.2%
PERCENT AGE 55 OR MORE (SENIORS)	15.9%	20.0%	23.7%
MEDIAN AGE	34.1	32.1	37.1
POPULATION BY GENDER 2007			
PERCENT MALE	66.1%	46.8%	49.2%
PERCENT FEMALE	33.9%	53.2%	50.8%
POPULATION BY EDUCATION (AGE 25+) 2007			
PERCENT HIGH SCHOOL GRADUATES OR LESS	60.6%	61.5%	47.6%
PERCENT SOME COLLEGE	20.8%	21.5%	23.4%
PERCENT COLLEGE GRADUATES OR MORE	18.5%	17.1%	29.1%
POPULATION BY MARTIAL STATUS (AGE 15+) 2007			
PERCENT NEVER MARRIED	33.6%	37.4%	27.2%
PERCENT MARRIED	35.0%	42.5%	56.3%
PERCENT WIDOWED/DIVORCED	31.4%	20.1%	16.5%
LAND AREA, POPULATION DENSITY & DAYTIME POPULATION 2007			
LAND AREA (IN SQUARE MILES)	0.2	17.1	56,803.8
PERSONS PER SQUARE MILE	3,132.5	3,317.1	178.9
DAYTIME POPULATION	2,767	37,656	5,680,903

Source: 2000 Census; Claritas, Inc.

Noteworthy observations and trends for the Saginaw-South DSA include the following:

- From 1990 to 2000, the total population within the DSA increased 9.9%, while the remainder of the city decreased 11.3%. The DSA's population increase even outpaced the state's during this same period (9.9% versus 6.9%). From 2000 to 2012, however, the total population within the DSA was projected to decrease, but at a lower rate than the remainder of the city (1.4% versus 12.7%). The state's population was projected to increase 3.3% during this same 12-year period.
- In 2007 473 people resided within the DSA, representing only 0.8% of the city's total population.

- In 2007 the typical DSA resident profile was a 34 year old adult (69.9% were between 18 and 54 years of age) who was only high school educated (60.6%) and unmarried (65.0%). There were many more males (66.1%) than females (33.9%). This profile is quite different from the remainder of the city and the state. Within the DSA, the percentage of children under 18 years of age (14.2%) and the percentage of residents 55 years of age and older (15.9%) were well below the remainder of the city (30.5% and 20.0%) and the state (24.5% and 23.7%).
- In 2007 the land area within the DSA represented 1.2% of the total area within the city limits.
- In 2007 the population density within the DSA was similar to the remainder of the city.

Household Characteristics

	SOUTH DSA	REMAINDER OF SAGINAW	STATE OF MICHIGAN
HOUSEHOLDS			
1990 CENSUS	91	25,799	3,419,331
2000 CENSUS	76	22,880	3,785,661
2007 ESTIMATED	66	21,118	3,936,519
2012 PROJECTED	61	19,809	4,009,481
PERCENT CHANGE 1990 TO 2000	-16.5%	-11.3%	10.7%
PERCENT CHANGE 2000 TO 2007	-13.2%	-7.7%	4.0%
PERCENT CHANGE 2007 TO 2012	-7.6%	-6.2%	1.9%
HOUSEHOLDS BY COMPOSITION 2007			
PERCENT SINGLE	33.2%	29.0%	27.2%
PERCENT MARRIED WITH CHILDREN	17.3%	14.3%	23.5%
PERCENT MARRIED NO CHILDREN	10.9%	19.2%	28.7%
PERCENT SINGLE PARENT	28.1%	31.9%	16.0%
PERCENT OTHER	10.5%	5.6%	4.7%
AVERAGE HOUSEHOLD SIZE 2007	2.7	2.6	2.5
HOUSEHOLDS BY TENURE 2007			
PERCENT OWNER	51.5%	64.8%	74.5%
PERCENT RENTER	48.5%	35.2%	25.5%
MEDIAN HOUSEHOLD INCOME 2007	\$33,503	\$28,798	\$50,319
HOUSEHOLDS BY PRIZM NE LIFESTAGE CLASSES & GROUPS 2007*			
PERCENT YOUNGER YEARS CLASS	46.9%	27.4%	32.7%
PERCENT <i>MIDLIFE SUCCESS</i> GROUP	0.0%	3.4%	15.4%
PERCENT <i>YOUNG ACHIEVERS</i> GROUP	5.8%	8.1%	6.8%
PERCENT <i>STRIVING SINGLES</i> GROUP	41.1%	15.9%	10.5%
PERCENT FAMILY LIFE CLASS	28.5%	26.2%	30.6%
PERCENT <i>ACCUMULATED WEALTH</i> GROUP	0.0%	0.0%	4.0%
PERCENT <i>YOUNG ACCUMULATORS</i> GROUP	0.7%	3.0%	8.4%
PERCENT <i>MAINSTREAM FAMILIES</i> GROUP	3.6%	8.5%	14.7%
PERCENT <i>SUSTAINING FAMILIES</i> GROUP	24.2%	14.6%	3.6%
PERCENT MATURE YEARS CLASS	24.6%	46.5%	36.7%
PERCENT <i>AFFLUENT EMPTY NESTS</i> GROUP	0.0%	2.2%	6.1%
PERCENT <i>CONSERVATIVE CLASSICS</i> GROUP	3.3%	7.3%	10.7%
PERCENT <i>CAUTIOUS COUPLES</i> GROUP	6.1%	18.9%	11.6%
PERCENT <i>SUSTAINING SENIORS</i> GROUP	15.2%	18.1%	8.4%

Source: 2000 Census; Claritas, Inc.

*See Addendum A for Lifestage Class & Group definitions.

Noteworthy observations and trends for the Saginaw-South DSA include the following:

- The total number of households within the DSA decreased at a higher rate than the remainder of the city from 1990 to 2000 (16.5% versus 11.3%), while the state increased by 10.7% during the same period. From 2000 to 2012, DSA households were projected to decrease at a much higher rate than the remainder of the city (20.8% versus 13.9), while state households were projected to increase 5.9% during this same period.
- In 2007 66 households resided within the DSA, representing only 0.3% of the city's total households.
- In 2007 the typical DSA household profile was a single adult (61.3%), half with children and half without (45.4% and 44.1%) earning \$33,503 a year (median income) and owning their residence (51.5%). This profile is similar to the remainder of the city, but different from the state. Percentages of DSA households with children (45.4%) and married adults (28.2%) were similar to the remainder of the city (46.2% and 33.5%), but different from the state (39.5% and 52.2%).
- In 2007 the percent of renter households within the DSA (48.5%) was higher than the remainder of the city (35.2%) and the state (25.5%).
- In 2007 the median income within the DSA (\$33,503) was above the remainder of the city (\$28,798), but well below the state (\$50,319).
- *Claritas, Inc. Prizm NE Lifestage* data for 2007 (estimated) was used to determine DSA resident profiles. Residents were classified in three main Lifestage classes: Younger Years, Family Life, and Mature Years. The largest Lifestage class within the DSA was *Younger Years* at 46.9% of all households, while the two largest Lifestage groups were *Striving Singles* (41.1%) and *Sustaining Families* (24.2%). The largest Lifestage class in the remainder of the city was *Mature Years* at 46.5% of all households, while the two largest Lifestage groups were *Cautious Couples* (18.9%) and *Sustaining Seniors* (18.1%). The largest Lifestage class in the state was *Mature Years* at 36.7% of all households, while the two largest Lifestage groups were *Midlife Success* (15.4%) and *Mainstream Families* (14.7%). The DSA Lifestage class and group percentages are different from the remainder of the city and the state as a whole. This indicates that household composition within the DSA is different from the remainder of the city and the state. DSA households are younger, single, and more often renters.

Housing Characteristics

	SOUTH DSA	REMAINDER OF SAGINAW	STATE OF MICHIGAN
HOUSING UNITS 2000			
PERCENT OCCUPIED	82.6%	90.5%	89.4%
PERCENT VACANT	17.4%	9.5%	10.6%
TOTAL	92	25,293	4,234,279
HOUSING UNITS 2007			
PERCENT OCCUPIED	75.9%	86.8%	87.8%
PERCENT VACANT	24.1%	13.2%	12.2%
TOTAL	87	24,336	4,482,194
HOUSING UNITS 2012			
PERCENT OCCUPIED	70.1%	83.1%	86.2%
PERCENT VACANT	29.9%	16.9%	13.8%
TOTAL	87	23,832	4,652,213
HOUSING PAYMENTS GREATER THAN 30% OF INCOME BY TENURE 2000			
PERCENT OWNER-OCCUPIED UNITS	12.9%	20.0%	17.8%
PERCENT RENTER-OCCUPIED UNITS	45.5%	48.9%	37.6%
AVERAGE MONTHLY OWNER HOUSING PAYMENT 2000	\$361	\$407	\$1,037
AVERAGE MONTHLY RENTER HOUSING PAYMENT 2000	\$435	\$442	\$578
AVERAGE NUMBER OF ROOMS PER OCCUPIED HOUSING UNIT 2000	5.1	5.5	5.7
AVERAGE NUMBER OF BEDROOMS PER OCCUPIED HOUSING UNIT 2000	2.1	2.3	2.3
YEAR BUILT; OWNER-OCCUPIED UNITS (2000)			
PERCENT 1990 TO MARCH 2000	0.0%	0.9%	16.0%
PERCENT 1980 TO 1989	2.6%	0.9%	9.7%
PERCENT 1979 OR EARLIER	97.4%	98.2%	74.3%
YEAR BUILT; RENTER-OCCUPIED UNITS (2000)			
PERCENT 1990 TO MARCH 2000	0.0%	1.5%	10.2%
PERCENT 1980 TO 1989	0.0%	4.8%	13.0%
PERCENT 1979 OR EARLIER	100.0%	93.7%	76.8%
HOUSING UNITS BY STRUCTURE TYPE 2000			
PERCENT SINGLE FAMILY	51.1%	77.3%	74.5%
PERCENT 2 TO 19 UNITS IN A BUILDING	40.2%	18.6%	13.7%
PERCENT 20 TO 49 UNITS IN A BUILDING	8.7%	0.7%	2.2%
PERCENT 50 OR MORE UNITS IN A BUILDING	0.0%	2.9%	3.0%
PERCENT OTHER	0.0%	0.4%	6.7%
MEDIAN HOME VALUE 2000	\$44,559	\$47,779	\$110,857
MEDIAN HOME VALUE 2007	\$50,769	\$57,108	\$145,613
MEDIAN HOME VALUE 2012	\$52,727	\$60,643	\$158,803
AVERAGE RESIDENCY LENGTH; OWNER-OCCUPIED UNITS	8.0	13.0	11.0
ANNUAL TURNOVER; OWNER-OCCUPIED UNITS (2000)	18.5%	6.9%	7.7%
ANNUAL TURNOVER; RENTER-OCCUPIED UNITS (2000)	56.2%	30.8%	31.6%

Source: 2000 Census; Claritas, Inc.

Noteworthy observations and trends for the Saginaw-South DSA include the following:

- The total number of housing units in the DSA was projected to decrease at a similar rate to the remainder of the city from 2000 to 2012 (5.4% versus 5.8%), while the number of state housing units was projected to increase by 9.9%.
- While the total number of housing units in the DSA was projected to decrease from 2000 to 2012, the vacancy rate was projected to increase from 17.4% to 29.9%, a 71.8% increase. This increasing vacancy rate was projected to hold true for the remainder of the city and the state, however, at differing rates.
- In 2007 there were 87 housing units within the DSA, representing only 0.4% of the city's total housing units. Of all the DSA housing units, 24.1% were estimated to be vacant.
- In 2000 45.5% of the renter-occupied units within the DSA paid more than 30% of their gross income for housing. This is a similar percentage to the remainder of the city (48.9%), but higher than the state (37.6%).
- In 2000 owner-occupied units within the DSA paid an average of \$361 per month for housing, which was less than the remainder of the city (\$407) and much less than the state (\$1,037). Renter-occupied units within the DSA paid an average of \$435 per month for housing, which was similar to the remainder of the city (\$442), but less than the state (\$578).
- In 2000 the average number of total rooms (5.1) and bedrooms (2.1) per DSA housing unit were slightly lower than the remainder of the city (5.5 and 2.3) and the state (5.7 and 2.3). This indicates that housing units within the DSA were slightly smaller than those found in the rest of the city and the state.
- In 2000 48.9% of all housing units within the DSA were in multi-unit buildings. This percentage is higher than the remainder of the city (21.6%) and the state (18.9%). Conversely, 51.1% of all housing units in the DSA were single-unit/single-family structures.
- The median home value within the DSA was projected to increase at a lower rate than the remainder of the city and the state from 2000 to 2012 (18.3% versus 26.9% and 43.3%), while the actual values were projected to be lower than the remainder of the city and much lower than the state.

- The average residency length of owner-occupied units within the DSA (8 years) is much shorter than the remainder of the city (13 years) and the state (11 years). Annual turnover rates within the DSA for renter-occupied and owner-occupied units are higher than the remainder of the city and the state.

Crime & Transportation

	DOWNTOWN STUDY AREA	REMAINDER OF SAGINAW	STATE OF MICHIGAN
CRIME INDEX 2007*			
<i>PERSONAL CRIME</i>	336	221	94
<i>PROPERTY CRIME</i>	680	419	115
WORKER COMMUTE BY MODE (AGE 16+) 2007			
PERCENT DRIVE ALONE	67.2%	80.9%	83.5%
PERCENT CARPOOL	4.3%	12.1%	9.6%
PERCENT PUBLIC TRANSIT	0.9%	1.4%	1.2%
PERCENT WALK	12.9%	1.9%	2.2%
PERCENT MOTORCYCLE / BICYCLE	0.0%	0.5%	0.2%
PERCENT OTHER MEANS	0.0%	0.6%	0.5%
PERCENT WORK AT HOME	14.7%	2.5%	2.9%
TOTAL WORKERS	116	20,685	4,777,007
AVERAGE WORKER COMMUTE TIME (AGE 16+) 2007	20.7	20.0	26.2
AVERAGE NUMBER OF VEHICLES PER HOUSEHOLD BY TENURE 2007			
OWNER HOUSEHOLDS	1.7	1.4	1.8
RENTER HOUSEHOLDS	2.2	1.6	2.0
ALL HOUSEHOLDS	1.1	1.0	1.2

Source: 2000 Census; Claritas, Inc.; Applied Geographic Solutions; VWB Research

*Based on a par value of 100

Noteworthy observations and trends for the Saginaw-South DSA include the following:

- In 2007 personal and property crime indices within the DSA were much higher than the remainder of the city and significantly higher than state and national averages. Property crime indices within the DSA were twice as high as the personal crime indices.
- In 2007 adult workers within the DSA used a car less often to commute than did the adult workers in the remainder of the city and the state (71.5% versus 93.0% and 93.1%); 12.9% walked to work, and 0.9% used public transit.
- In 2007 adult workers within the DSA had similar commute times (20.7 minutes) to those in the remainder of the city (20.0), but shorter times than state worker average (26.2).

- In 2007 households within the DSA had similar numbers of vehicles (1.1) to those in the remainder of the city (1.0) and the state (1.2).

Economic & Employment Indicators

	DOWNTOWN STUDY AREA	REMAINDER OF SAGINAW	STATE OF MICHIGAN
EMPLOYMENT SHARE BY INDUSTRY 2007			
AGRICULTURE & NATURAL RESOURCES	0.0%	0.4%	1.1%
MINING	0.0%	0.0%	0.1%
CONSTRUCTION	0.5%	1.8%	4.3%
MANUFACTURING	2.1%	14.9%	14.7%
TRANSPORTATION & UTILITIES	1.2%	5.2%	4.1%
WHOLESALE TRADE	0.4%	2.5%	4.3%
RETAIL TRADE	4.9%	7.2%	19.4%
F.I.R.E.	1.2%	1.8%	5.9%
SERVICES	77.1%	59.4%	39.9%
GOVERNMENT	12.5%	6.2%	5.0%
NON-CLASSIFIABLE	0.0%	0.5%	1.1%
TOTAL EMPLOYEES	2,768	37,657	5,680,903
ANNUAL UNEMPLOYMENT RATE			
2000	NA	7.2%	3.7%
2001	NA	10.0%	5.2%
2002	NA	12.3%	6.2%
2003	NA	15.2%	7.1%
2004	NA	14.7%	7.0%
2005	NA	13.5%	6.8%
2006	NA	12.9%	6.9%
2007	NA	12.7%	7.2%
MEDIAN HOUSEHOLD EFFECTIVE BUYING INCOME 2007	\$29,591	\$25,858	\$41,752
ECONOMIC DENSITIES 2007			
TOTAL BUSINESSES PER SQUARE MILE	615.9	105.9	7.1
RETAIL BUSINESSES PER SQUARE MILE	125.8	18.1	1.4
EMPLOYEES PER SQUARE MILE	18,324.5	2,203.7	100.0
RESIDENTIAL MULTI-UNIT BUILDING PERMITS BY DECADE (5+ UNITS PER BUILDING)			
2000 TO 2006 (UNITS)	NA	0	46,563
1990 TO 1999 (UNITS)	NA	18	65,592
1980 TO 1989 (UNITS)	NA	162	106,921

Source: Claritas, Inc.; Department of Labor, Bureau of Labor Statistics; socds.huduser.org – Building Permit Database

Table continued

TOP 10 EMPLOYERS WITHIN ONE MILE OF DOWNTOWN STUDY AREA	NUMBER OF EMPLOYEES	TYPE OF BUSINESS
1. COVENANT HEALTHCARE	4,500	HOSPITAL
2. COVENANT HEALTHCARE	4,000	HOSPITAL
3. US POST OFFICE	600	POSTAL SERVICES
4. EATON	500	AUTO PARTS MAKER
5. SAGINAW COUNTY COURTHOUSE	300	COUNTY GOVERNMENT
6. MISTEQUAY GROUP	300	MACHINE SHOP
7. THOMSON SAGINAW	215	MARKETING CONSULTANT
8. MENTAL HEALTH OF SAGINAW	200	MENTAL HEALTH SERVICES
9. SAGINAW COUNTY COMMUNITY MENTAL HEALTH	200	MENTAL HEALTH SERVICES
10. SAGINAW COUNTY COMMUNITY MENTAL HEALTH	200	MENTAL HEALTH SERVICES

Source: 2007 InfoUSA Business Database

Noteworthy observations and trends for the Saginaw-South DSA include the following:

- In 2007 2,768 people worked within the DSA, representing 6.9% of all workers within the city.
- In 2007 the industry with the most employees within the DSA was Services at 77.1%.
- In 2007 white-collar employment within the DSA (52.7%) was higher than the remainder of the city (47.7%), but lower than the state (56.9%).
- From 2000 to 2007, the unemployment rate for Saginaw has been higher than the state rate, while increasing from 7.7% to 12.7%. In 2007 the unemployment rate for Saginaw was 12.7%, compared to the state's 7.2%
- In 2007 the median household effective buying income within the DSA (\$29,591) was above the remainder of the city (\$25,858), but below the state (\$41,752).
- On a citywide basis, the number of residential permits issued for units in buildings with five or more dwellings decreased over the last three decades. Permits for multi-unit buildings (five units or more) issued during the 1990s decreased 88.9% from those issued during the 1980s. The same type permits issued during the 2000s (adjusted for a full decade) decreased 100% from those issued during the 1990s. Since 2000, no multi-unit building permits were issued citywide; down from 16 per year during the 1980s.

- Within 1.0 mile of the DSA, the largest employer is Covenant Health Care with 8,500 employees. The 10 largest employers within 1.0 mile of the DSA employ a total of 11,015 people. Within the DSA, 2,768 people are employed, yielding an “Employment per DSA Resident” ratio of 5.9 to one (based on 2007 estimates).

Demographic Summary

Resident households within the Saginaw-South DSA typically are unmarried adults (34 year median age) who live alone or with a roommate/partner, are only high school educated, and earn an average of \$33,500 per year. The largest Lifestage Group is *Striving Singles*. There are many more males than females. After growing in the 1990s, the DSA population is projected to decrease slightly from 2000 to 2012 with the number of households declining as well. Only 0.8% of the city’s population is projected to live within the DSA in 2007. Population density is slightly above average for DSAs in this study, while daytime population is well below average.

The number of total housing units within the DSA is projected to decrease from 2000 to 2012, however, the vacancy rate is expected to increase. Only 0.4% of the city’s total housing units are projected to be within the DSA in 2007. There are an equal number of renters and owners, with many of those renting pay over 30% of their income for housing. Housing units within the DSA are denser than (more units per building), and similar in size to, the remainder of the city. The typical housing unit within the DSA has two bedrooms and is split between multi-unit and single-unit structures. DSA owners pay much less per month for housing than the state average, while renters pay less than the state average. While median home values are increasing, they are lower than the remainder of the city and much lower than the state. Residency length is shorter within the DSA, and the annual turnover rate (renters and owners) is higher within the DSA than the remainder of the city or the state. DSA residents are more transient.

Crime indices within the DSA are much higher than the rest of the city and significantly higher than the state average. Transportation data indicates that DSA residents/households drive less often to work than, have similar commuting times to, and own the same number of vehicles as their counterparts outside the DSA.

Covenant HealthCare and the U.S. Post Office most heavily influence employment in and near the DSA. Only three of the largest 10 employers within 1.0 mile of the DSA are private for-profit businesses. Most employment is white-collar (52.7%) with 95.7% of jobs falling within Service, Retail, Government, and Finance/Insurance/Real Estate industries.

Unemployment citywide has increased since 2000, and remains well above the state rate. Building permits for residential dwellings in multi-unit buildings have decreased citywide over the past 27 years, indicating a long-term softening of the multi-unit housing market. Economic densities for the DSA are higher than the remainder of the city, but average for the DSAs in this study.

5. **MULTI-UNIT HOUSING SUPPLY ANALYSIS - SOUTH**

Demographic Housing Supply Overview

According to the U.S. Census, the distribution of housing stock by tenure and occupancy within the Saginaw-South DSA for 2000, 2007 (estimated), and 2012 (projected) is summarized in the following table:

HOUSING TYPE	2000 CENSUS		2007 (ESTIMATED)		2012 (PROJECTED)	
	HOUSING UNITS	PERCENT	HOUSING UNITS	PERCENT	HOUSING UNITS	PERCENT
TOTAL OCCUPIED	76	82.6%	66	75.9%	61	70.1%
OWNER-OCCUPIED	39	51.3%	34	51.5%	32	52.5%
RENTER-OCCUPIED	37	48.7%	32	48.5%	29	47.5%
VACANT	16	17.4%	21	24.1%	26	29.9%
TOTAL	92	100.0%	87	100.0%	87	100.0%

Source: 2000 Census; Claritas, Inc.; VWB Research

For all three years (2000, 2007, and 2012), owner-occupied housing units outnumber renter-occupied housing units by nearly 1.5 to one.

Demographic housing trends indicate the total number of housing units within the DSA was projected to decrease by five, or 5.4%, from 2000 to 2012, while the vacancy rate for all housing units was projected to increase from 17.4% to 29.9% during the same 12-year period.

The following table shows the distribution of occupied housing units within the DSA by structure type (type = units per building) in 2000:

HOUSING UNITS BY STRUCTURE TYPE (2000 CENSUS)	NUMBER OF UNITS	PERCENT
SINGLE-UNIT	47	51.1%
LOW-DENSITY MULTI-UNIT (2 TO 19 UNITS PER BUILDING)	37	40.2%
MEDIUM-DENSITY MULTI-UNIT (20 TO 49 UNITS PER BUILDING)	8	8.7%
HIGH-DENSITY MULTI-UNIT (50+ UNITS PER BUILDING)	0	0.0%
OTHER (TRAILER/BOAT/RV/VAN/ETC.)	0	0.0%
TOTAL	92	100.0%

Source: U.S. Census Bureau; 2000 Census

Most of the occupied housing units within the DSA were located in Single Unit buildings (51.1%). Of all the occupied housing units within the DSA, 48.9% were located in Multi-Unit buildings, with most in Low-Density Multi-Unit buildings (40.2%).

The following table presents selected housing characteristics by owner- and renter-occupied housing units for the DSA in 2000:

HOUSING CHARACTERISTIC IN YEAR 2000	OWNER-OCCUPIED HOUSING UNITS	RENTER-OCCUPIED HOUSING UNITS
AVERAGE MONTHLY HOUSING PAYMENT	\$361	\$435
PERCENT WITH HOUSING PAYMENT GREATER THAN 30% OF INCOME	12.9%	45.5%
AVERAGE HOUSEHOLD SIZE	3.4	2.2
PERCENT MOVED-IN BETWEEN 1995 & 2000	43.6%	86.5%
ANNUAL TURNOVER RATE	18.5%	56.2%
AVERAGE NUMBER OF TOTAL ROOMS	6.8	3.9
AVERAGE NUMBER OF BEDROOMS	2.8	1.4
PERCENT BUILT BETWEEN 1990 & 2000	0.0%	0.0%
MEDIAN YEAR BUILT	<1939	<1939

Source: U.S. Census Bureau; 2000 Census

Noteworthy observations from the above table about the DSA include:

- Owner households paid less than renter households for housing.
- Forty-five percent of renter households paid more than 30% of their income for housing.
- Owner households were larger in size than renter households.
- Between 1995 and 2000, 86% of renter households and 43% of owner households moved into the DSA.

- The annual turnover rate for renters was much higher than owners; 56% of renters left their residence each year.
- Owner-occupied units were much larger than renter-occupied units.
- No renter or owner units were built during the 1990s.

Multi-Unit Rental Housing Supply Survey

We did not identify any multi-unit rental housing properties within the Saginaw-South DSA that met the selection criteria for this study.

Multi-Unit Condominium Housing Supply Survey

We did not identify any multi-unit condominium housing properties within the Saginaw-South DSA that met the selection criteria for this study.

Planned Multi-Unit Developments

According to city building and planning officials, there was one multi-unit housing property pending city approvals that had not started construction by July 2007 (study cut-off date) within the Saginaw-South DSA. The following table provides summary information on this planned property:

PROPERTY NAME & LOCATION	DEVELOPER	PROPERTY TYPE	TOTAL UNITS	PROPERTY DETAILS	PROJECTED OPENING
UNNAMED 406 N. HAMILTON ST.	DR. SAMUEL SHAHEEN	CONDO/ MIXED USE	10	1- & 2-BR UNITS	UNKNOWN
TOTAL		1	10		

There are no new multi-unit rental housing properties planned for the Saginaw-South DSA. There is one new multi-unit condominium property totaling 10 units planned for the DSA.

Summary

From our research and field survey, the following table summarizes the multi-unit housing supply within the Saginaw-South DSA that met the study's selection criteria:

PROPERTY TYPE	PROPERTIES				UNITS			
	PLANNED	BEING BUILT	BUILT	TOTAL	PLANNED	BEING BUILT	BUILT	TOTAL
RENTAL	0	0	0	0	0	0	0	0
CONDOMINIUM	1	0	0	1	10	0	0	10
TOTAL	1	0	0	1	10	0	0	10

In summary, there is one multi-unit housing property (condominium) planned in the Saginaw-South DSA representing 10 total units. None are being built, and none exist.